

P.A.L.
(PREVENTATIVE ARMY LAW)

Servicemember's Group Life Insurance (SGLI) *Family Coverage*

The Veteran's Opportunity Act of 2001, enacted 5 June 2001, amended Title 38 United States Code, Sections 1965-1970, extending SGLI coverage to insurable dependents. The following article will answer some of the frequently asked questions regarding the new family coverage.

Q: Who are the insurable dependents?

A: All insurable dependents of active duty and Ready Reserve members covered by SGLI have been automatically covered beginning 1 November 2001.

(1) Insurable dependents include a spouse and all unmarried dependent children under the age of 18, and those over 18 but younger than 23 who attend an accredited school.

(2) The definition of "child" includes legitimate children, adopted children, illegitimate children of female members, illegitimate children of male members if acknowledged in writing by the military member or judicially recognized, and stepchildren living in the home of the military member.

Q: What are the coverage limitations on spouses of servicemembers?

A: Spousal Coverage:

(1) A spouse is automatically eligible for \$100,000 of coverage (or to the same level as the military member's SGLI coverage if less than \$100,000).

(2) A military member elects not to cover the spouse at all or to reduce the \$100,000 coverage in increments of \$10,000 on form SGLV 8286A (Family Coverage Election). The military member pays a premium (by automatic military pay deduction) for spousal coverage.

Q: How much are the premiums?

A: The premiums for spousal coverage are:

Spouse's age:	Monthly rate per \$10,000	Monthly cost for \$100,000 coverage
Under 35	\$.90	\$9.00
35-44	\$1.30	\$13.00
45-49	\$2.00	\$20.00
50-54	\$3.20	\$32.00
55 & older	\$5.50	\$55.00

Q: Since the spouse is automatically covered, how does a servicemember terminate coverage?

A: Because of the age-based cost for spouses, some soldiers may find the spousal coverage less economically attractive. Soldiers who do not want spousal SGLI coverage need to visit their military personnel office to fill out and submit a Form SGLV 8286A. The forms are available on the VA site, <http://www.insurance.va.gov/sqlivqli/sqlifam.htm>. Note: cancellation of spousal coverage does not cancel child coverage which is automatic and without charge.

A spousal policy terminates 120 days after the military member elects, in writing on form SGLV 8286A (Family Coverage Election), to terminate spouse coverage.

The coverage also terminates when the military member's SGLI coverage terminates, the military member dies, or the military member and spouse divorce.

Q: Can the spouse convert the spousal SGLI policy into a commercial policy?

A: Yes, it has to be done within 120 days of termination. The Office of Servicemember's Group Life Insurance (OSGLI) will provide a list of participating commercial companies upon request. The spouse cannot convert the SGLI to Veteran's Group Life Insurance (VGLI).

Q: Can the spouse change the beneficiary on the policy like the servicemember can?

EANC-SA-FSD-AFA (608-18)

SUBJECT: Standards of Child Supervision in Area II

AGE MATRIX

Parents are responsible for the welfare and safety of children in the military community. Each child is unique. Personality, environment, developmental progress and maturity level are factors used to determine when children are ready to accomplish activities with little or no supervision. The following are minimum community standards; under no circumstances will age limits for activities be reduced. Parents are still required to assess their children and, if necessary, raise the age limits, and to follow any differing preset restrictions such as school bus requirements.

Grade of Child	Required Supervision	Left Alone in Quarters	Left Alone Overnight	Play Outside Unattended	Left in Car Unattended	Child Sit Siblings	Child Sit Others
Preschool	Direct Supervision Required	NO	NO	NO	NO	NO	NO
Elementary School K and 1st grade	Direct Supervision Required	NO	NO	YES: With immediate access (visual sight or hearing distance) to adult supervision	NO	NO	NO
Elementary School Grades 2, 3, 4, and 5	Direct Supervision Required	NO	NO	YES: Parent or care giver in the home or immediate vicinity and knows location of child	NO	NO	NO
Middle School Grade 6	Parental assessment. Parent knows child's location and activities. Emergency contact available.	YES With ready access to adult supervision; Limit to 3 hrs * (See Below)	NO	YES: With access to adult supervision	YES With keys removed and hand brake applied	NO	NO
Middle School Grades 7-8	Same as Grade 6 above.	YES With access to adult supervision; Limit to 6 hrs	NO	YES: With access to adult supervision	YES	YES	YES ** (See Below) Limit to 6 hours
High School Grades 9-12	Not Required	YES	YES With access to adult supervision	YES	YES	YES	YES ** (See Below) May sit overnight

* ACS/Family Advocacy Program Alone Self Care Training required. POC 738-8861/7505
 ** Child Development Services Baby-sitting Training (POC 738-3001) and/or American Red Cross Babysitter's Training Course (POC 738-3670) required to care for children other than immediate family members.

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